

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-11463-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William A. Spence	Sontay L. Spence
410 Snow Fox Lane	410 Snow Fox Lane
Egg Harbor Township, NJ 08234	Egg Harbor Township, NJ 08234

Social Security No.:

xxx-xx-6338	xxx-xx-1401
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Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 5/24/23
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101-2067

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: March 21, 2023
JAN:

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
William A. Spence
Sontay L. Spence
Debtors

Case No. 23-11463-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 21, 2023

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Spence, Sontay L. Spence, 410 Snow Fox Lane, Egg Harbor Township, NJ 08234-8014
519844991	+ Carmax, PO Box 6045, Carol Stream IL 60197-6045
519844995	+ Jenkins Law Group, 412 S Whitehorse Pike, Audubon NJ 08106-1311
519844997	+ Loan Depot, PO Box 251612, Plano TX 75025-1518
519845000	+ Mariner Finance, PO Box 44490, Nottingham MD 21236-6490
519845001	NJ Division of Taxation, 3 John Fitch Way 5th Floor, Trenton NJ 08611
519845004	+ South Jersey Gas, PO Box 6091, Bellmawr NJ 08099-6091
519845005	+ Trinity Solar, 133 Gaither Dr, Mount Laurel NJ 08054-1710
519845007	+ Wells Fargo Card Services, PO Box 77053, Minneapolis MN 55480-7753
519845008	+ Westgate, 5601 Windhover Dr, Orlando FL 32819-7936

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 21 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 21 2023 21:15:43	Exeter Finance LLC Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: gecsedl@recoverycorp.com	Mar 21 2023 21:15:30	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519844990	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 21 2023 21:07:00	Atlantic City Electric, Po Box 13610, Philadelphia PA 19101-3610
519851877	+ Email/Text: bankruptcy@pepcoholdings.com	Mar 21 2023 21:07:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133/ Mail Stop 84CP42, Carneys Point, NJ 08069-3600
519850237	Email/Text: CAF_Bankruptcy_Department@carmax.com	Mar 21 2023 21:07:00	CarMax Auto Finance dba CarMax Business Services., 225 Chastain Meadows Court., Suite 210, Kennesaw, GA 30144
519867650	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2023 21:15:34	Citi Bank, PO Box 70166, Philadelphia, PA 19176-0166
519844992	+ Email/Text: bankruptcy@sw-credit.com	Mar 21 2023 21:07:00	Comcast, co Southwest Credit Systems, 4120 International Pkwy 1100, Carrollton TX 75007-1958
519844999	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2023 21:15:20	Macys, DSNB, PO Box 8218, Mason OH 45040
519849908	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 21 2023 21:15:18	Exeter Finance LLC, AIS Portfolio Services, LLC,

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			4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519844993	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Mar 21 2023 21:15:43	Exeter Finance LLC, 2101 W John Carpenter Fwy, Irving TX 75063-3228
519844994	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 21 2023 21:07:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
519844996	Email/Text: assetrecovery@jerseyshorefcu.org	Mar 21 2023 21:06:00	Jersey Shore FCU, 1434 New Road, Northfield NJ 08225
519844998	+ Email/Text: camanagement@mtb.com	Mar 21 2023 21:07:00	MT Bank, 1 Fountain Pl, Buffalo NY 14203-1495
519845003	+ Email/PDF: cbp@onemainfinancial.com	Mar 21 2023 21:15:42	OneMain, PO Box 740594, Cincinnati OH 45274-0594
519845002	+ Email/PDF: cbp@onemainfinancial.com	Mar 21 2023 21:15:29	Onemain, PO Box 1010, Evansville IN 47706-1010
519845802	+ Email/PDF: gecsed@recoverycorp.com	Mar 21 2023 21:15:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519845006	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Mar 21 2023 21:07:00	US Dept of Education GLELSI, PO Box 7860, Madison WI 53707-7860

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519867651		Pinnacle Svc Sol, NO ADDRESS PROVIDED

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Sontay L. Spence mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor William A. Spence mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5